

Zumbro Ridge Estates has two vacant lots left, lands a nearly \$3.9 million grant for infrastructure improvements

“We wouldn’t be where we are without the graciousness of everybody in the community of Olmsted County,” Amanda Mata said.



Allie Lechner, Zumbro Ridge Estates operational manager and redeveloper, delivers groceries from their food pantry to a family in need Friday, Dec. 15, 2023, in Rochester. Zumbro Ridge Estates is a resident-owned manufactured home community in northeast Rochester.

ROCHESTER — Carla Yeadon has watched Zumbro Ridge Estates transform.

“I can’t say enough how it has changed,” she said of the mobile home park north of Rochester.

Yeadon moved out of the park approximately 25 years ago, but moved back about 15 years later, as her parents’ caretaker.

Her parents died in 2020, but Yeadon used a portion of her pension to buy their mobile home and remain in the park, largely because of its transformation in recent years.

Park residents opted to [buy the park and form a cooperative in 2017](#) when the former owner wanted to sell. Since then, a cooperative board and volunteer operational manager Allie Lechner have made improvements to the 114-lot park, ranging from renovating its community room to working with Olmsted County to improve its sewer system.

Along the way, residents say a safer community has emerged.

Zumbro Ridge Estates resident Kris Caballero’s father lived in the park approximately 30 years ago, when she was a preteen, and she said it was not considered a safe environment. When she stayed there her father remained nearby as a protector.

“We had a swing set in our yard, and my dad would be right there,” she recalled.

She bought her own home in the park earlier this year and said she immediately noticed the upgrades and sense of community they created.



A crew from Twin Cities Recreation works on a new playground at Zumbro Ridge Estates Thursday, Aug. 6, 2020, in Rochester. The Zumbro Ridge Estates cooperative has been raising funds for the playground for more than a year.

Joe Ahlquist / Post Bulletin file photo

“The first thing I noticed when I moved there, because I live by the (playground), is that there are balls, bikes and stuff left there and it doesn’t get stolen overnight and it doesn’t get destroyed,” Caballero said. “The kids can forget their bikes, and they are there the next day.”

The playground was among the first upgrades for the cooperative. The board relied on community support and grants for the improvements that eventually extended to community space for an afterschool program and food pantry.

Work will continue next year with [the recent announcement](#) of nearly \$3.9 million in state funds being awarded to upgrade park infrastructure, including sewer connections, drainage and streets. As a recipient of the state's largest award to a manufactured-home community this year, Lechner said Zumbro Ridge Estates is seeking to highlight the potential for turning mobile home parks into affordable housing opportunities.

It's a message that has drawn new residents in recent years.

Amanda Mata and her husband, David, [moved into the park in 2019](#), during a push to fill empty lots and transition nine rented homes to owner-occupied units.

She said the experience has been rewarding for their family of six.

"We didn't just move into a home and have neighbors," Mata said. "We moved into a family community."

She said the community nature of the park offers safety without worries, while also keeping housing costs in check.

The park charges \$375 a month per lot to cover taxes, sewer fees and other park-related costs, and Mata said that keeps her family's monthly housing costs at approximately \$1,000 when the mortgage on the trailer is paid.

Lechner points out that it's hard to beat the price and own a home elsewhere in the county.



Zumbro Ridge Estates' community room, complete with books and a Christmas tree, is pictured Friday, Dec. 15, 2023, in Rochester. Zumbro Ridge Estates is a resident-owned manufactured home community in northeast Rochester.

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She's hoping to find opportunities for two more residents in the upcoming months. The park has two vacant New Homes left — down

from a high of 36 when the cooperative was created — and Lechner said she's hoping community members and organizations can help.

Zumbro Ridge Estates worked with Three Rivers Community Action last year to help new owners with down-payment assistance, providing up to \$12,000 per home.

Since the cooperative requires new residents to earn 80% of the area median income — approximately \$98,500 for a family of four or \$69,000 for an individual — or less to qualify to move in, making the required 10% downpayment for a new home can be daunting.

The two final homes for sale in the park are a three-bedroom unit for \$117,350 and a one-bedroom unit with a den for \$99,550. Down payments would be at least \$11,350 and \$9,955.

Since down-payment assistance funds are no longer available through Three Rivers and other agencies, Lechner is hoping to provide some assistance through community donations.

Since [the cooperative is a nonprofit](#), she's hoping anyone seeking to make an end-of-the-year tax-deductible contribution will think about supporting the housing effort. Donations can be made directly to the cooperative by mailing them to Zumbro Ridge Estates, 739 55th St. NE, lot 4, Rochester, MN, 55906, or by depositing them into the Zumbro Ridge Estates account at a First Alliance Credit Union.

Lechner said any donated funds used for down-payment assistance will stay with the homes, meaning that the funds will need to be returned to the cooperative if the home is sold in the future. Additionally, the homes will not be allowed to be removed from the park.

Mata said similar support has helped create a stable home for her family.

“We wouldn't be where we are without the graciousness of everybody in the community of Olmsted County,” she said.

Lechner agreed that community support has been a big part of the park's transformation into a "community within a community" that supports its residents.



Carla Yeadon, volunteer food pantry coordinator at Zumbro Ridge Estates, hands a child a light-up watch from the food pantry while opening for the afternoon Friday, Dec. 15, 2023, in Rochester. Zumbro

“It’s been a journey,” she said.



By [Randy Petersen](#)

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